

CLAIMS

We claim:

1 1. Method for authorizing transactions against an account comprising:
2 receiving a transaction comprising a request for authorization to charge an amount
3 against the account;
4 retrieving a communication device ID for a device associated with the account;
5 determining the location of the communication device;
6 determining the location of the transaction;
7 comparing the location of the transaction with the location of the device; and
8 processing the request.

1 2. The method of claim 1 further comprising denying the request when the location
2 of the transaction is different from the location of the device.

1 3. The method of claim 1 further comprising authorizing the request when the
2 location of the transaction is the same as the location of the device.

1 4. The method of claim 1 wherein the request for authorization is received at a
2 merchant location.

1 5. The method of claim 1 further comprising validating the account.

1 6. The method of claim 1 further comprising determining whether the transaction is
2 within a predefined credit limit.

1 7. The method of claim 1 further comprising substituting the location of the
2 transaction with a predefined location.

1 8. System for authorizing transactions against an account comprising:
2 an input device adapted to receive a transaction comprising a request for
3 authorization to charge an amount against the account;
4 a means for retrieving a communication device ID for a communication device
5 associated with the account, wherein the input device is coupled for data communications
6 with the retrieving means ;
7 means for determining the location of the communication device;
8 means for determining the location of the transaction;
9 means for comparing the location of the transaction with the location of the
10 device; and
11 a means for processing the request.

1 9. The system of claim 8 further comprising a means for denying the request when
2 the location of the transaction is different from the location of the device.

1 10. The system of claim 8 further comprising a means for authorizing the request
2 when the location of the transaction is the same as the location of the device.

1 11. The system of claim 8 wherein the input device is located at a merchant location.

1 12. The system of claim 8 further comprising a means for validating the account.

1 13. The system of claim 8 further comprising a means for determining whether the
2 transaction is within a predefined credit limit.

1 14. A computer program product for authorizing transactions against an account
2 comprising:

3 a recording medium;

4 means, recorded on the recording medium, for receiving a transaction comprising
5 a request for authorization to charge an amount against the account;

6 means, recorded on the recording medium, for retrieving a communication device
7 ID for a device associated with the account;

8 means, recorded on the recording medium, for determining the location of the
9 communication device;

10 means, recorded on the recording medium, for determining the location of the
11 transaction;

12 means, recorded on the recording medium, for comparing the location of the
13 transaction with the location of the device; and

14 means, recorded on the recording medium, for processing the request.

1 15. The computer program product of claim 14 further comprising means, recorded
2 on the recording medium, for denying the request when the location of the transaction is
3 different from the location of the device.

1 16. The computer program product of claim 14 further comprising means, recorded
2 on the recording medium, for authorizing the request when the location of the transaction
3 is the same as the location of the device.

1 17. The computer program product of claim 14 further comprising means, recorded
2 on the recording medium, for validating the account.

1 18. The computer program product of claim 14 further comprising means, recorded
2 on the recording medium, for determining whether the transaction is within a predefined
3 credit limit.

1 19. The computer program product of claim 14 further comprising means, recorded
2 on the recording medium, for substituting the location of the transaction with a
3 predefined location.